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From macro to micro **How smallholder farmers in Zimbabwe are coping with dollarization**

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As Africanists, geographers, and development specialists, we are often puzzled by connections and disconnections between different levels of scale. At times, there is, for example, a disconnect between macro-economic growth performance indicators and micro-level poverty figures—that is, the puzzle of jobless growth. In other situations, we simply do not know what a macro-level figure actually means for people on the ground and how it affects their lives and livelihoods. Oftentimes the way people are affected by these macro-economic circumstances also depends on where they live and what opportunities their geographical context provides. In short: geography matters! In this contribution, Ton, I would like to take you back to Zimbabwe, the country that connected you and me as a teacher and student, through your involvement with Carla van Wiechen's research on livelihoods in Mberengwa district in 1992. Although there is much to say about that study and the circumstances (the worst drought in living memory) in Zimbabwe at that time and how it formed me as an academic, I will take you to the resettlement communities in which I worked for my PhD project. To a time in the mid-2000s during which Zimbabwe was in dire straits. Simply because it is important to document how ordinary farmers were affected by and coped with the hyperinflation and subsequent dollarization in 2009; how macro-economic crises play out at micro-scale. Not only to 'document history' but also to emphasize the relevance of this work for today. Regular contacts with my research assistants confirm that despite reports of economic dynamism in some parts of the country (e.g. as documented by Scoones 2016), other parts of the country still witness a scarcity of cash in 2016/17. Money, and especially cash money, is scarce at a national level (Moyo & Onisho 2016). The government is often unable to pay salaries to civil servants and has now introduced a new currency, 'bond notes', to meet the liquidity con-

straints (Marawanyika 2017). In rural farming areas, the availability of cash is much determined by the intensity of agricultural production and marketing and related local economic structures (see Scoones 2016). The contribution is based on fieldwork performed by Michael Shambare and Nyaradzo Nzobo and analyses by Merel Langeveld and myself.

Introduction

Once the grain basket of Southern Africa, Zimbabwe has scored poorly on economic development indicators since the early 2000s. The country has the doubtful honour of having had the second-highest inflation ever recorded globally, and its national currency, the Zimbabwe dollar, has jokingly been used in Western television shows to signal bad luck. Behind this façade, and the fortunes made by those who have successfully taken advantage of the opportunities provided by the parallel currency markets (Pilosof 2009), lies a day-to-day reality that has not been extensively documented but that has affected many in Zimbabwe.

To curb hyperinflation, in 2009 the Government of Zimbabwe replaced the Zimbabwean dollar with the US dollar. The dollarization of the economy brought some stability: macro-economic indicators improved, and prospects for economic recovery were heralded. Little is known, however, about the effects of this dollarization on livelihoods and economic life in the rural areas. Combining a snapshot of 20 farmers in two rural areas in December 2010 with insights from longitudinal studies in the same areas, this paper sheds some light on the micro-implications of the crisis, hyperinflation, and the subsequent 'dollarization' in Zimbabwe.

Most existing work on risk-coping strategies documents strategies in 'normal' economic contexts, where cash is readily available and it is viable for savings or assets to be sold to generate a cash income (Dercon 2002).²¹ Hyperinflation and the subsequent dollarization in Zimbabwe made savings worthless and resulted in a shortage of cash, especially in rural communities. This provided a challenging situation for small-scale farmers who were fully integrated in the cash economy before the economic downturn began in the late 1990s and early 2000s. Jones (2010) describes how hyperinflation led to the rise of the *Kukiya-kiya* economy, in which people do whatever they can to put a deal together, in line with the informalization documented by, for example, Hammar et al. (2010). Jones's research, however, was carried out in an urban context where seasonality and cash constraints are less prevalent, and it deals with the period of hyperinflation before dollarization occurred. This

21 With the possible exception of remote areas where cash is always scarce.

paper considers how farmers obtain cash in a period when ‘normal’ solutions are not possible, selling possessions is difficult because nobody has cash to buy assets, and relatives in town or abroad—who normally might have been expected to send remittances—are themselves also strapped for cash. Standard economic thinking suggests that people revert to barter when cash is scarce/unavailable, but such practices have not been well documented.²²

The data presented in this paper show that many households indeed did not have any cash at their disposal. In addition, remittances from family members in the city or overseas were not as important a source of income as had been expected. In cases where the availability of money is limited, it is often assumed that barter would be the most important financial tool to sustain livelihoods. Surprisingly, ‘on-the-spot’ barter was insignificant here. Instead, a pre-existing gift-giving economy, based on the principle of delayed reciprocity, intensified.

The context: Zimbabwe

The agrarian structure in Zimbabwe changed significantly in the early 2000s (Hammar et al. 2010; Cliffe et al. 2011). The dualistic landscape in which large-scale commercial farms co-existed with smallholder farmers changed when the Fast Track Land Reform Program (FTLRP) led to the breaking up of many large-scale farms. This change in landscape also affected the agro-input industries that supplied the large-scale farms, as well as affecting the agro-processing industries that purchased and processed their products. As a result, there was a steep, albeit uneven, decline in output, exports, and the inflow of foreign currency. Agricultural productivity and food production declined (Moyo 2011: 952). In addition, more than 400,000 people who used to work on commercial farms lost their jobs when they were broken up. Contraction, however, has not been even across the country, and some groups of smallholders have proven to be remarkably resilient; in addition, redistribution of land to smallholders has created pockets of economic dynamism in various localities (Scoones et al. 2010; Scoones, 2016).

The transition from large-scale farms to a multitude of smallholder farms has not been easy and has been extensively discussed in the literature (Scoones et al. 2010; Cliffe et al. 2011; Moyo 2011; Hanlon et al. 2012; Matondi 2012). Several interrelated developments resulted in severe constraints for small-scale farmers. First, farmers experienced resource constraints that prevented them from financing inputs and tools, which was exacerbated by the fact that many private institutions involved in input supply withdrew af-

22 For an exception, see the report by Solidarity Peace Trust (2009).

ter the FTLRP. Even though the state still provided some financing schemes, which were limited to newly resettled farmers, most farmers had no choice other than to finance production through their own savings (Moyo et al. 2009). Second, even when farmers were able to afford inputs, there was a shortage of inputs due to the slowdown of the agricultural markets (Moyo, 2011). As a result, farmers reduced the acreage they had under maize and started planting other crops that required fewer or no inputs. Farmers also started to barter seed with their neighbours instead of buying it at the market. The number of farmers using modern inputs (hybrid seeds, fertilizers, and pesticides) has decreased over the last decade (Dekker & Kinsey 2011a). Third, farmers who had crops to sell derived almost no income from them owing to hyperinflation combined with delayed payments and a shortage of cash money (Dekker & Kinsey 2011b: 8). When money did become available, the required goods were in short supply, which affected the farmers' ability to provide for other household needs.

In search of greener pastures and in an attempt to protect themselves from various forms of violence, an estimated 1-3 million Zimbabweans (more than 20% of the population) left the country after the start of the crisis in the early 2000s. This has created transnational family networks (Hammar et al. 2010).

Hyperinflation and dollarization

During this tumultuous decade, the Zimbabwean dollar experienced continuous inflation. From a 56.09% inflation rate in 1999, inflation rose to 585.84% in 2005 and then to a staggering 231,150,888.87% in July 2008. It took until mid-November 2008, when inflation had reached approximately 89,700,000,000,000,000,000,000,000%, before the government permitted the use of foreign currency and the hyperinflation was halted. Noko (2011) reports that non-cash transactions became the predominant form of transaction in the Zimbabwean economy during this period.

To curb inflation and restore stability, Zimbabwe adopted a multi-currency financial system in April 2009, using the US dollar (US\$), the South African rand, and the Botswana pula. The Zimbabwe dollar (Z\$), which had been pegged to the US\$ since 1999, was abandoned (ibid.). Various sources reported on the consequences of the dollarization and the macro-economic changes that resulted from this. First, cash was in short supply,²³ especially small-denomination US\$ banknotes and coins (Kramarenko et al. 2010; Munanga 2013). In rural communities, the situation was even more acute due to a lack of formal employment, the absence of financial institutions, and the seasonality of cash incomes from agriculture (Solidarity Peace Trust 2009).

²³ A situation that exists even today.

Farmers reported going ‘for several months without setting ... sight on a mere coin’ (IRIN 2013). Instead, the return of a ‘cashless society’ and the practice of using barter to meet household needs were frequently reported in the popular press (*ibid.*), and retailers started using small items such as sweets, biscuits, and matches or credit slips to provide ‘change’ for customers (Noko 2011). Secondly, with the collapse of agricultural markets, cash constraints, vanishing savings, and the non-availability of inputs, farming activities came under pressure and earnings became marginal. Given that incomes from crops and livestock normally constitute about 80% of farmers’ total incomes in the study sites (Deininger & Hoogeveen 2004: 1,702), it was expected that they would be forced to develop different economic activities to sustain their livelihoods. However, Dekker and Kinsey (2011b) documented how farmers were undertaking fewer non-agricultural activities in 2009/2010 compared with a decade before.

It has been argued that the cautious improvement in the economy from 2010 onwards may have resulted in an increase in remittances (IRIN 2013) and that more job opportunities in the city or abroad have allowed migrants to save money to send to family in the rural areas. These remittances have been of critical importance for many rural households and have been made easier by the emergence of telephonic cash transfer initiatives. Econet Wireless, for example, has been described as ‘a bless’ and ‘a lifeline’, particularly for rural people (*ibid.*).

As Hammar et al. (2010) and Nhodo et al. (2013) demonstrated, the cash scarcity has required the agency and resilience of people. A great deal of time, energy, discussion, flexibility, and sometimes despair went into answering the daily questions about what people could get where and for how much,²⁴ as is illustrated by the account of one farmer in the study area who received a good income for his 2008 crop.

After I got paid for my harvest, I went to the shops in Bindura. Goods were now scarce in the shops. All I could do was buy exercise books with the money. I bought them and brought the exercise books home. People came to exchange almost anything—chickens, mealie meal, etc.—for exercise books.

With this 2008 experience and a wider availability of goods after dollarization, this farmer sold his tobacco and bought six head of cattle and groceries to last

24 Despair could result, for example, from sudden changes in terms of trade, such as when a bed of tobacco seedlings was exchanged for two bags of fertilizer rather than just one bag. Solidarity Peace Trust (2009) reports how these terms of trade became exploitative in Matabeleland, especially in more isolated rural communities and when bartering with people from outside who had arrived with truckloads of goods from town.

his family for a year after the 2009 harvest. He gave the groceries to a shop owner at Madziva Mine, and his wives withdrew them as they needed them.

Transactions

The data presented in this paper derive from transaction diaries compiled by 20 farmers over a period of three weeks in 2010. Transaction diaries were kept as part of an ongoing project on social networks and risk-coping strategies in rural Zimbabwe. Data were collected in two different resettlement areas in Zimbabwe that had been established in the early 1980s: Mupfurudzi in Mashonaland Central and Sengezi in Mashonaland East, both part of the Zimbabwe Rural Household Dynamics Survey (ZRHDS) managed by B.H. Kinsey. These are ‘old resettlement schemes,’ as opposed to the more recent schemes that were set up under the FTLRP in the early 2000s. In both these areas, ten men and ten women were asked to keep a transaction diary for 21 days in November and December 2010.



Figure 3.1
A Shop in Sengezi Resettlement Area

The data collected cover almost 800 transactions (for a review of the methodology and descriptive analysis of the transactions, see Van ‘t Wout & Dekker 2014) and are summarized along two important dimensions in Table 3.1. The first horizontal panel shows the *type of transaction*, distinguishing gifts, mar-

ket transactions, and other; the second panel describes the *time setting* of the transactions; and the third panel documents the *type of goods* transacted (food and non-food). These data provide three important insights into the local economies in the two areas at the time just after dollarization. First, the data shows that transactions were primarily exchanges of gifts or market transactions, with exchanges of gifts more frequently reported compared with purchasing and selling products and services. These latter ‘market’ transactions are more often higher in value; almost 7 US\$ value per transaction compared with 2.83 US\$ value for gifts. There is a smaller ‘other’ category of loans, paid labour, etc.

Second, transactions involving a direct exchange of money or products (purchases, ‘on-the-spot’ sales, barter, and paid labour) account for 41% of the total number of transactions, while transactions based on an expected future reciprocation (the exchange of gifts in kind, money, labour, and social assistance) constitute more than half (55%) of the total number of transactions. Despite the lower frequency of ‘on-the-spot’ transactions, they have a higher monetary value, again almost 7 US\$.

Thirdly, more than half of all the transactions involved food and groceries, mainly as part of gift-giving relationships and often small in size. The value of most of the transactions here (89.2%) did not exceed US\$ 5.

Combining these general observations with a more detailed look at the data highlights three main points concerning household exchanges in a cash-constrained economy, which will be discussed in more detail below: the (in)flow of cash in the villages is limited; the frequency of remittances and barter is low; and gift-giving has intensified.

Table 3.1
Descriptive statistics on selected characteristics of the transactions

Type of transaction	Frequency	Value US\$ per transaction
Gifts	41%	2.83
Market	37%	6.91
Other	22%	
On-the-spot	41%	6.99
Future reciprocity	55%	3.83
Other	4%	
Food	54%	
Non-food	46%	

N=798

Source: Van 't Wout and Dekker (2014)

Limited amount of cash circulating in local economies

Given the severe cash constraints after the dollarization of the economy, it is noteworthy that about half of all transactions still involve cash. Yet, on the other hand, this also means that half of the respondents were not able to have access to cash over three weeks. Of the incoming cash transactions, the majority (67%) took place in the village or in nearby villages (21%), which suggests that instead of a steady inflow of cash from abroad or the cities, transactions are being made with cash that is circulating around the villages and in the immediate surroundings. Cash availability in the local economy is thus strongly determined by local agricultural and economic opportunities.

Remittances are not frequent

As a result of the decline in production, inadequate farm incomes, and rising food shortages in rural areas, it was assumed that an increasing number of rural households would be relying on remittances and emergency aid (Rural Poverty Portal Zimbabwe n.d.). For other rural areas in Zimbabwe, it has been argued that remittances are ‘mostly crucial for the sustenance of the households involved, even before the onset of the economic crisis of the 2000s’ (Harts-Broekhuis & Huisman 2001: 290). Reporting on urban households, Bracking & Sachikonye (2006) claim that ‘it is difficult to see how some of these households could even survive without these informal remittance transfers’. A similar argument is made by Nhodo et al. (2013) concerning the importance of remittances for pensioners in Masvingo.

With regards to incoming transfers of money, the transaction diaries showed that two participants received money from different sources on multiple occasions in the month under review, while two participants received money twice, and five participants received money once. The majority of the sums were relatively small and came from family members, neighbours, and friends in the same village, and they therefore do not qualify as a remittance. In only one instance was an amount of rand 500 (approx. US\$ 70) received by one of the households from a family member living in South Africa, and 14 transactions (gifts) were received from a local or regional town, Harare, a new farm, or abroad. Although low in frequency, given the scarcity of cash in the areas as well as the small size of the transactions generally reported, the observed remittances can make a substantial contribution to local circulation of cash.

The low level of remittances raises the question whether households have family members elsewhere on whom they can rely. Historically, labour migration to cities and abroad was a common household strategy, and many of the diary households had migrants in their networks. These migrant networks have become ever more dispersed as a result of the FTLRP, which attracted the younger generation particularly in the old resettlement areas to

seek greener pastures (Dekker & Kinsey 2011b). Previous research based on the ZRHDS indicated that in the early 2000s before the economic downturn, farmers in old resettlement areas derived 3.7% of their income from remittances, and the figure was 18.5% among farmers in communal areas (Deininger & Hoogeveen 2004: 1,702).

An alternative explanation for the low level of remittances might be that remittances are sent irregularly and were therefore not picked up during this study, or that family members are not able or willing to send money home. The latter would be in line with the observations made by the Solidarity Peace Trust—namely, that remittances from relatives living abroad are never guaranteed. Worby (2010) also illustrates how migrants may (deliberately) disconnect from their relatives back home, especially at times of material distress and ongoing uncertainty.

The role of barter and the intensification of gift-giving

The third finding is that ‘instantaneous’ barter is rare. Fafchamps (2004) distinguished three kinds of trust-based exchange mechanisms as alternatives to cash transactions: first, ‘instantaneous barter’, where no contractual obligations of exchange are carried forward in time; second, ‘delayed barter’, when one part of the exchange is conducted instantaneously and the other is delayed; and thirdly, gift exchange, where there is no explicit link to a corresponding payment. In his view, ‘instantaneous’ barter and gift-giving are two points on a continuum, differing only in the degree of the counter obligation (Thomas & Worrall 2002). In other words, gift-giving can be regarded as a gesture in which a future reciprocal counter gift is expected (Mauss 1967). However, this exchange can be carried forward in time, and no specific agreement is made as to the content and value of the counter gift.

The transaction data show that the first category of barter, ‘instantaneous’ barter like that reported in the exercise book example above, is rare.²⁵ The assumption that if there is no cash available, either from crop sales or from remittances, people revert to ‘instantaneous barter’ to sustain their livelihoods is thus not supported. In the households under review, fewer than 1% of transactions can be categorized as ‘instantaneous barter’ trade. Two of these were food transactions—in one, a plough share was exchanged, and in the other, a cow was exchanged for six bags of maize and nine bags of fertilizer—while the remaining two transactions involved agricultural seeds.²⁶

25 The exploitative barter trade reported by the Solidarity Peace Trust (2009), where external agents go to rural areas with food and barter this food for productive assets, was not reported in this study area.

26 From the transaction diaries, it was unclear what kinds of products were being bartered in exchange.

In contrast with the relative absence of ‘instantaneous barter’, gift-giving was a prominent feature in the data. Small gifts were exchanged between family members, neighbours, and other close relations. Examples of such gifts were a plate of mealie meal, a cup of sugar, four tomatoes, or three cups of beans. In the food and groceries category, 60% of the transactions were exchanges of gifts in kind, suggesting that exchanging small gifts is an important way of meeting daily food needs. This was much more important than barter trade, which accounted for less than 1% of the food and grocery transactions.

This raises the question whether gift-giving as a form of transaction has intensified in comparison with the period prior to hyperinflation and dollarization. To shed light on this, ZRHDS data from 2000 was reviewed, in which households were asked to list assistance in cash and kind that they had received and given over the previous year. This resulted in a dataset with 783 transactions, including medical expenses, education costs, farming expenses, food and grocery expenditures, farm and agricultural investments, non-farm business investments, and other assistance. The data suggest that 40% of these transactions were in cash and 60% were in kind. When these figures are compared with transactions in kind and money in the current dataset, it is clear that gifts in kind have become much more important. Gifts in kind and labour constitute 92.4% of the total gifts, while gifts in money constitute 7.6% of the total. This suggests that there has been an intensification of gift-giving in kind in response to the shortage of cash.

From macro to micro

Using a micro-lens to understand the implications of macro-economic figures yielded three important observations. First, in these ‘traditional’ farming areas (i.e. not the dynamic new communities featured in Scoones et al. (2010)), the inflow of cash from surrounding areas, cities, Harare, and abroad was severely limited. Half of the households did not report having received any cash transfers in the weeks under review. Since transactions in cash (purchases and sales) constituted 37.3% of the total number of transactions, the data suggest that a limited amount of cash was circulating in the villages and was being exchanged in small transactions. The availability of cash in such ‘island economies’ is determined by the local economic structure and dynamism: geography matters!

The second finding was that there was no indication that remittances were a steady component of the incomes of farmers, which contradicts the view that a substantial number of rural households in Zimbabwe rely on remittances to sustain their livelihoods.

Thirdly, and in contrast with conventional wisdom about transactions in cash-scarce societies, ‘instantaneous’ barter was rare. Fewer than 1% of the transactions can be categorized as ‘on-the-spot’ barter. This can be considered positive, as it means that participants were not being forced to deplete their assets to meet their daily household needs through unfavourable barter transactions (e.g. exchanging an animal for food at unfavourable terms of trade). Instead, the shortage of cash resulted in an intensification of gift-giving in kind; and small gifts, mostly of food and groceries, were being exchanged between family members, neighbours, and other close relations.

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